

IN THE UNITED STATES DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICE

Serial No.: 08/399,763  
Group Art Unit: 2414  
Filing Date: March 7, 1995  
Examiner: James Trammel  
Inventor: David L. James  
Title: ELECTRONIC PAYMENT INTERCHANGE CONCENTRATOR

Notice of Allowance Mailed: July 31, 1997  
Batch No.: P86

BY EXPRESS MAIL RECEIPT NO. EM236267315US ON SEPTEMBER 12, 1997

**SUBMISSION OF FORMAL DRAWINGS**

To: The Assistant Commissioner for Patents  
Att: Chief Draftsperson  
Washington, D. C. 20231

RECEIVED  
Patent Division

SEP 12 1997

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Dear Sir:

For filing we are submitting herewith two (2) sheets of formal drawings as required in the official communication mailed in this application on July 31, 1997. Please substitute the formal drawings for the informal drawings originally filed.

Respectfully submitted:

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Enclosures: Formal Drawings (2 sheets)